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Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT

		DISTRICT OF NEW JE	RSEY			
In Re:			Case No.:			
			Judge:			
			Chapter:		13	
	Debtor(s)					
		Chapter 13 Plan and M	otions			
	Original	☐ Modified/Notice Required			Discharge Sought	
	Motions Included	☐ Modified/No Notice Require	ed		No Discharge Sought	
Da	te:					
		THE DEBTOR HAS FILED FOR RE CHAPTER 13 OF THE BANKRUF				
		YOUR RIGHTS WILL BE AF	FECTED			
confirmation You should or any motion become bin	hearing on the Plan prop read these papers carefull on included in it must file a	ourt a separate <i>Notice of the Hearing on Co</i> losed by the Debtor. This document is the ly and discuss them with your attorney. As written objection within the time frame stations may be granted without further notice.	e actual Plan propos nyone who wishes t ated in the Notice. 1	sed by to op This	y the Debtor to adjust debts. pose any provision of this Plan Plan may be confirmed and	
	IN THE	OULD FILE A PROOF OF CLAIM BY NOTICE TO RECEIVE DISTRIBUTION BE CONFIRMED, EVEN IF THE PLAI	ONS UNDER ANY	/ PL	AN	
Part 1:	Payment and Lengt	h of Plan				
a.	The debtor shall pay \$	per	to the Chapt	ter 1	3 Trustee, starting on	
		for approximatelyı	months.			

Other sources of funding (describe source, amount and date when funds are available):

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

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c. Use of real property to satisfy plan obligations:							
☐ Sale of real property Description:							
Proposed date for completi	on:						
Refinance of real property:Description:Proposed date for complete	on:						
Description:	pect to mortgage encumbering property:						
d. \square The regular monthly mortga	age payment will continue pending the sa	le, refinance or loan modification.					
e. \square Other information that may	be important relating to the payment and	l length of plan:					
Part 2: Adequate Protection							
	s will be made in the amount of \$ ion to						
	b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: (creditor).						
Part 3: Priority Claims (Including Administrative Expenses)							
All allowed priority claims will be	paid in full unless the creditor agrees other	erwise:					
Creditor	Type of Priority	Amount to be Paid					
Part 4: Secured Claims							

a. Curing Default and Maintaining Payments
The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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Creditor		Collateral or Ari Type of Debt		0	Interest Rate on Arrearage		Amount to be Paid to Creditor (In Plan)	Payme	Regular Monthly Payment (Outside Plan)	
b. Modifi	ication									
The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim. NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.										
Creditor	Collateral	Schedule Debt	·d	Total Collateral Value	Superior Liens		Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid	
2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.										
c. Surrender Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:										
Creditor			Col	lateral to be S	Surrendered		Value of Surrendered Collateral		Remaining Unsecured Debt	

	d. Secured Claims Unaffected by the Plan The following secured claims are unaffected by the Plan:						
-							
e. Secured Claims to be	Paid in			Total Am	overt to be		
Creditor		Collateral			ount to be ough the Plan		
Part 5: Unsecured Claims							
a. Not separately classifi	i ed allo	wed non-priority unsecured cla	aims shall	be paid:			
\square Not less than \$		to be distributed pro ra	nta				
☐ Not less than		percent					
☐ <i>Pro Rata</i> distribution	from ar	ny remaining funds					
b. Separately classified u	nsecur	ed claims shall be treated as f	follows:				
Creditor	Basis	For Separate Classification	Treatme	nt	Amount to be Paid		
Part 6: Executory Contracts	and Un	expired Leases					
All executory contracts and	unexp	ired leases are rejected, exce	pt the follo	wing, which are a	ssumed:		
Creditor		Nature of Contract or Lease		Treatment by De	btor		

Part 7: Motions										
NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, <i>Notice of Chapter 13 Plan Transmittal</i> , within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served										
a. Motion to Av	a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).									
The Debtor mov	es to a	void the	following liens	s that im	pair e	exemptions:				
Creditor	Nature Collat		Type of Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided	
 b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above: 										
Creditor		Collateral			Amount of Lien to be Reclassified					
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:										

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Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured							
Part 8: Other Plan Provis	Part 8: Other Plan Provisions									
a. Vesting of Property Upon confirmati Upon discharge	on									
 b. Payment Notices Creditors and Lessors Debtor notwithstanding the ar 		nay continue to mail customary	notices or coupons to the							
1) Trustee commiss 2) 3)	allowed claims in the following									
d. Post-Petition Clair The Trustee □ is, □ is the amount filed by the post-p	s not authorized to pay post-pe	etition claims filed pursuant to 1	1 U.S.C. Section 1305(a) in							
Part 9: Modification										
	Plan previously filed in this case	e, complete the information bel	ow.							
Explain below why the plan is	s being modified:	Explain below how the plan is being modified:								
Are Schedules I and J b	peing filed simultaneously with	this Modified Plan?	′es □ No							

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Part 10:	Sign Here	
The	Debtor(s) and the attorney for the Debtor (if any) must	sign this Plan.
Date	e:	Attorney for the Debtor
I ce	rtify under penalty of perjury that the above is true.	
Date	e:	Debtor
Date	e:	Joint Debtor